

18A.2257 Comprehensive dental and vision insurance and health discount plans for state employees on voluntary payroll deduction basis -- Administrative regulations.

- (1) (a) In addition to the health insurance coverage required by KRS 18A.225, the secretary of the Finance and Administration Cabinet shall procure a comprehensive dental insurance plan or plans that shall be available to all state employees, as defined in KRS 18A.225(1)(a), on a voluntary payroll deduction basis. The dental insurance plan or plans shall be offered from one (1) or more dental insurance companies, one (1) or more nonprofit hospital, medical-surgical, dental, and health service corporations licensed pursuant to Subtitles 3, 5, and 32 of KRS Chapter 304, or one (1) or more limited health services organizations licensed pursuant to Subtitles 3, 5, and 38A of KRS Chapter 304.
- (b) For the purposes of this section, a "comprehensive dental insurance plan" shall include preventive care and diagnostic care and may include:
 1. Emergency care;
 2. Restorative care;
 3. Oral and maxillofacial surgery;
 4. Endodontics;
 5. Periodontics;
 6. Prosthodontics; or
 7. Orthodontics.
- (c) Nothing in this section shall be construed to prohibit the availability of dental benefits provided by the policy or policies of group health insurance coverage offered pursuant to KRS 18A.225.
- (d) The company or companies offering dental benefits to state employees shall, with the direction and approval of the Personnel Cabinet, make available to each individual eligible to enroll in dental benefits plan information on services and benefits, including maximums, limitations, and exclusions that the Personnel Cabinet considers necessary to enable the individual to make an informed decision about electing coverage.
- (e) If an employee moves his or her place of residence or employment out of the service area of an insurer that offers a dental plan and utilizes a provider network, the employee shall be given an option, at the time of the move or transfer, to change his or her coverage to another dental plan.
- (f) The dental insurance plan or plans offered to state employees shall comply with the provisions of KRS 304.17A-270.
- (2) (a) In addition to health insurance coverage required by KRS 18A.225, the secretary of the Finance and Administration Cabinet shall procure a comprehensive vision insurance plan or plans, which shall be available to all state employees, as defined in KRS 18A.225(1)(a), on a voluntary payroll deduction basis. The vision insurance plan or plans shall be offered from one

- (1) or more vision insurance companies, one (1) or more nonprofit hospital, medical-surgical, dental, and health service corporations licensed pursuant to Subtitles 3, 5, and 32 of KRS Chapter 304, or one (1) or more limited health services organizations licensed pursuant to Subtitles 3, 5, and 38A of KRS Chapter 304.
- (b) The benefits to be provided under the comprehensive vision insurance plan under this section may include:
1. Diagnostic services, including refractive services;
 2. Preventive care; and
 3. Eyewear.
- (c) Nothing in this section shall be construed to prohibit the availability of vision benefits provided by the policy or policies of group health insurance coverage offered pursuant to KRS 18A.225 .
- (d) The company or companies offering vision benefits to state employees shall, with the direction and approval of the Personnel Cabinet, make available to each individual eligible to enroll in vision benefits plan information on services and benefits, including maximums, limitations, and exclusions that the Personnel Cabinet considers necessary to enable the individual to make an informed decision about electing coverage.
- (e) If an employee moves his or her place of residence or employment out of the service area of an insurer that offers a vision plan and utilizes a provider network, the employee shall be given an option, at the time of the move or transfer, to change his or her coverage to another vision plan.
- (f) The vision insurance plan or plans offered to state employees shall comply with the provisions of KRS 304.17A-270.
- (3) The dental insurance plan authorized by subsection (1) of this section and the vision insurance plan authorized by subsection (2) of this section shall be made available to state employees on a voluntary payroll deduction basis only, with the employee bearing the entire cost of the policy premium. The policy or policies shall be approved by the executive director of the Office of Insurance.
- (4) (a) In addition to the health insurance required by KRS 18A.225 and the comprehensive dental and vision insurance plans required under this section, the secretary of the Finance and Administration Cabinet shall procure a dental health discount plan or plans and a vision health discount plan or plans for state employees, as defined in KRS 18A.225(1)(a). For the purposes of this subsection, "health discount plan" has the meaning given it in KRS 367.828.
- (b) The health discount plans authorized by this subsection shall be made available to state employees on a voluntary payroll deduction basis only, with the employee bearing the entire cost of the discount plan.
- (5) The secretary of the Personnel Cabinet may promulgate administrative regulations to implement the provisions of this section.

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